

## About EBT - Frequently Asked Questions

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- What is EBT? Return to questions Electronic Benefits Transfer (EBT) is a program using an electronic method to disburse government benefits to eligible clients using plastic debit card technology. EBT provides an electronic alternative to the traditional paper method of delivering food stamp benefits.

The enrollment process of the EBT debit card services system allows for the establishment of individual client EBT accounts. The account resembles a basic bank account with the exception that it is a debit access-only account with drawdowns from the account only via a plastic access card at Point-Of-Sale (POS) terminals. Deposits are only made via transactions from state or federal agencies. What happens if I do not use all of my benefits one month? Will they roll over to next month? Return to Questions Yes, if you have not used benefits in your account, they will not go away. Your next month's benefits will be added to whatever balance is left in your account. What if I only receive \$10 a month and like to save it up to use for special occasions? Return to questions If you want to save your benefits for large purchases and avoid losing them for non-use, make a small purchase now and then. Your benefits will continue to accumulate in your account. If you do not make the occasional purchase, your benefits may be removed, or be expunged, per federal regulations. If I lose my card, what do I do? Return to questions If your Nevada Quest card is lost, stolen or damaged it is your responsibility to call the Customer Service Automated Voice Response Unit (ARU) 1-866-281-2443, to report it. A new card will be mailed to you on the next business day or you can go to your district office to receive a replacement. No one will be able to use your card once you report it missing. When do I get my food stamp benefits? Return to questions Your benefits will continue to be available on your specified date - even if it falls on a weekend or holiday. What does my Nevada Quest card look like? Return to questions Your Nevada Quest card is a plastic card. It has your number and Nevada Quest on it and looks like the one below. What is a PIN? PIN stands for P ersonal I dentification N umber. A PIN is the four-number secret code you choose when you get your Nevada Quest card. The PIN is how the computer knows you. How do I remember my PIN? Return to questions Choose four numbers that are easy for you to remember, but hard for someone else to figure out. Keep your PIN a secret. Don't write your PIN on your card and don't keep your PIN in your wallet or purse. How do I use my Nevada Quest card? Return to questions At the checkout lane, tell the clerk that you're using the Nevada Quest card. Once your card has been swiped through the POS terminal (either by you or the clerk) you enter your PIN. The PIN allows you (and only you) to use your card. What if I forget my PIN? Return to questions If you are in the grocery store and enter the wrong PIN, you have three more chances to enter the correct PIN. If you don't enter the correct PIN by the fourth try, a "lock" is put on your card and you will not be able to use your card until after midnight. If you can't remember your PIN, you have two choices; you can go to your district office to select a new PIN or you can call Nevada Quest Card Customer Service at

775-684-7200 or 702-486-1646

and choose a new one. These numbers can be reached toll-free during regular business hours by calling

1-800-992-0900

You may also need to choose a new one if you think someone else knows your PIN. You should always know your PIN before you go to the grocery store. How do I take care of my Nevada Quest card? Return to questions

- Keep your Nevada Quest card safe and clean
  - Take care of your card like you would a credit card
  - Don't bend or twist the card
  - Don't use your card to scrape windshields, open door locks, as a screwdriver, etc.
  - Keep the black stripe on the back of the card clean and free from scratches. Store the Nevada Quest card in a wallet or purse
  - Keep the card away from magnets (i.e., handbag clasps, TV's, etc.)
  - Follow the store clerk's instructions when using the card
  - NEVER tell ANYONE your PIN, including the store clerk
- What if I forget my Quest card when I go to the store? Return to questions
- You can't use your food stamp benefits to buy food without your Nevada Quest card and your PIN. How will I know the balance in my Nevada Quest card account? Return to questions
- YOU SHOULD CHECK YOUR LAST RECEIPT SO YOU ALWAYS KNOW YOUR BALANCE BEFORE YOU GO TO SHOP** . If your groceries cost more than your balance, you must either put some back or pay for the rest with some other form of payment. **ALWAYS KEEP YOUR LAST RECEIPT, IT WILL SHOW YOUR BALANCE** . Where can I shop with my Nevada Quest card? Return to questions
- You can probably shop where you shop now. All stores that take the Nevada Quest card should have a "Quest" sign on the door. If you don't see the "Quest" sign, ask the store manager if they accept the Nevada Quest card before you shop. Will my food stamp coupons still be accepted? Return to questions
- Yes, but you should try to use them up
- Will I get a new card each month? Return to questions
- No, your benefits will be deposited into your EBT account every month and you will access them with the same card each month. Do my benefits ever expire? Return to questions
- The "Period of Intended Use" for your food stamp benefits is 365 days from the date of availability. When the period of intended use has elapsed, the benefits are expunged from the account automatically and will not be reissued. Can an account be overdrawn? Return to questions
- No, if an account does not have enough benefits to cover a purchase, the transaction will be denied. If I lose my card, how long does it take to get it replaced? Return to questions
- You can have your card replaced the same day in your local office, or you can opt to have it mailed to you. The mailing option usually takes 3-5 business days for you to get your card. What if my grocery bill comes to more than the balance in my account? Return to questions
- If you know that you do not have enough benefits on your card to cover a purchase, you should let the cashier know that you are only going to pay for that amount with your EBT card and the rest will be paid for with cash (or other form of payment). If you do not know your balance and the cashier tries to debit your account for an amount larger than your balance, the transaction will be denied for insufficient funds. When the transaction is denied, the receipt should show your balance so that the cashier can retry the transaction for the balance amount. Can someone else shop for me like they do now? Return to questions
- Yes, you can let someone else use your card to buy food for you, but be careful. Once you tell someone your PIN and give them your card, they could use ALL of your benefits. These benefits **WILL NOT BE REPLACED** . If you have questions, please contact your worker. What if my Quest card won't work? Return to questions
- If your card does not work, keep the receipt, call Nevada Quest Card Customer Service or your worker and ask for help. Do the same if you get an error message you don't understand. What if I get an error message from the POS? Return to questions
- Here are some error messages you could get on the POS terminal in the store:
- **CARD NOT ON FILE**

If you get this message, contact Nevada Quest Card Customer Service.

- **Invalid PIN**

If you get this message, you have entered your PIN incorrectly. If you don't enter your PIN correctly by the fourth try, a "lock" is put on your card and you won't be able to use your card until after midnight. If you can't remember your PIN, go to your district office or call Nevada Quest Card Customer Service and choose a new one.

- **INSUFFICIENT BALANCE**

Before you shop, know your balance. If you get this message, you have tried to spend more than your balance in your Nevada Quest Card account. Before you shop, check your last receipt for your balance. If your groceries cost more than your balance, you can put some back or pay for the rest with another form of payment. What if my store does not have a POS terminal or the POS terminal is not working? Return to questions

If your store does not have a POS terminal, you may not be able to use your Nevada Quest card there. Ask the store manager or a clerk if the store accepts the Nevada Quest card. Some retailers (small stores, route vendors, etc.) may use a paper form that you will need to sign. If a POS terminal is not working, the store may decide to handle your purchase by calling Customer Service to get the information they need to let you buy your food. Some retailers may limit the purchase amount to \$40.00 in this scenario. How do I take something back to the store? Can I get money back? Return to questions

Take the item, receipt and your card back to the store. The store will issue a credit to your food stamp account which will be available to you immediately. You **WILL NOT** get money back. What if I plan to move or change my address? Return to questions

Call your worker.